

Certificate Number: 00981-NE-CC-012560489



00981-NE-CC-012560489

CERTIFICATE OF COUNSELING

I CERTIFY that on October 5, 2010, at 8:26 o'clock AM CDT, Penny Koehler received from Credit Advisors Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nebraska, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 5, 2010 By: /s/Sam Hohman

Name: Sam Hohman

Title: President, CEO

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 00981-NE-CC-012560472



00981-NE-CC-012560472

CERTIFICATE OF COUNSELING

I CERTIFY that on October 5, 2010, at 8:25 o'clock AM CDT, Keith Koehler received from Credit Advisors Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nebraska, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 5, 2010 By: /s/Sam Hohman

Name: Sam Hohman

Title: President, CEO

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).